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PATENT
Attorney Docket No.: 020375-005800US

TOWNSEND and TOWNSEND and CREW LLP

By: /connie larson/

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of:

Britton, Randy

Application No.: 10/091,605

Filed: March 4, 2002

For: METHOD AND SYSTEM FOR
IMPROVING FRAUD PREVENTION IN
CONNECTION WITH A NEWLY
OPENED CREDIT ACCOUNT

Customer No.: 20350

Confirmation No. 7661

Examiner: Nga B. Nguyen

Technology Center/Art Unit: 2166

RESPONSE TO RESTRICTION
REQUIREMENT

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

Prior to examination of the above-referenced application, please enter the following amendments and remarks:

Amendments to the Claims are reflected in the listing of claims which begins on page 2 of this paper.

Remarks begin on page 5 of this paper.